

Information to identify the case:

Debtor 1	<u>Albert S Small Jr.</u>	Social Security number or ITIN	xxx-xx-7800
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ann S Small</u>	Social Security number or ITIN	xxx-xx-4916
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-27969-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Albert S Small Jr.

Ann S Small
fka Ann Small, fka Ann Stevenson

11/18/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Albert S Small, Jr.
Ann S Small
Debtors

Case No. 17-27969-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 18, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Albert S Small, Jr., Ann S Small, 26 Valley Street, Newark, NJ 07106-2609
517047978	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
517143539	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517047984	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
517194370	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517047989	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 18 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Nov 19 2022 01:33:00	Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021, Norfolk, VA 23541-1021
517047968	+ EDI: CINGMIDLAND.COM	Nov 19 2022 01:38:00	AT&T, P.O Box 537104, Atlanta, GA 30353-7104
517227893	Email/PDF: bncnotices@becket-lee.com	Nov 18 2022 20:44:34	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517047967	+ Email/PDF: bncnotices@becket-lee.com	Nov 18 2022 20:44:38	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517047969	+ EDI: BANKAMER.COM	Nov 19 2022 01:33:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517178261	+ EDI: BANKAMER2.COM	Nov 19 2022 01:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517047971	EDI: CAPITALONE.COM	Nov 19 2022 01:33:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
517047970	+ EDI: CAPITALONE.COM	Nov 19 2022 01:33:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
517047974	+ Email/Text: bankruptcy.notifications@fisglobal.com	Nov 18 2022 20:42:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
517047975	+ EDI: CITICORP.COM	Nov 19 2022 01:33:00	Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517047976	+ EDI: CITICORP.COM	Nov 19 2022 01:33:00	Citibank / Sears, Citicorp Credit Services/Attn:

District/off: 0312-2

User: admin

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			Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517215475	EDI: Q3G.COM	Nov 19 2022 01:38:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
517064411	EDI: DISCOVER.COM	Nov 19 2022 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517047977	+ EDI: DISCOVER.COM	Nov 19 2022 01:33:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517047979	^ MEBN	Nov 18 2022 20:36:27	Equifax, POB 740241, Atlanta, GA 30374-0241
517047980	^ MEBN	Nov 18 2022 20:37:49	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517047981	+ EDI: CITICORP.COM	Nov 19 2022 01:33:00	Exxmbcliti, Po Box 6497, Sioux Falls, SD 57117-6497
517047983	EDI: IRS.COM	Nov 19 2022 01:33:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517047972	EDI: JPMORGANCHASE	Nov 19 2022 01:33:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517047973	EDI: JPMORGANCHASE	Nov 19 2022 01:33:00	Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850
517239820	Email/PDF: resurgentbknofications@resurgent.com	Nov 18 2022 20:44:23	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517047982	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Nov 18 2022 20:41:00	EZ Pass, 375 McCarter Highway, Newark, NJ 07114
518622045	Email/Text: mtgbk@shellpointmtg.com	Nov 18 2022 20:41:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518622046	Email/Text: mtgbk@shellpointmtg.com	Nov 18 2022 20:41:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
517181788	EDI: PRA.COM	Nov 19 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517047985	+ EDI: RMSC.COM	Nov 19 2022 01:33:00	Syncb/bp, Po Box 965024, Orlando, FL 32896-5024
517049168	+ EDI: RMSC.COM	Nov 19 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517047986	+ EDI: CITICORP.COM	Nov 19 2022 01:33:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517047988	+ EDI: VERIZONCOMB.COM	Nov 19 2022 01:33:00	Verizon, PO BOX 4003, Acworth, GA 30101-9004
517164654	EDI: WFFC2	Nov 19 2022 01:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517047987	^ MEBN	Nov 18 2022 20:37:21	transunion, POB 2000, Crum Lynne, PA 19022

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-2

User: admin

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Recip ID	Bypass Reason	Name and Address
517164655	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Michelle Labayen	on behalf of Joint Debtor Ann S Small michelle@labayenlaw.com rahaf@labayenlaw.com;arly@labayenlaw.com
Michelle Labayen	on behalf of Debtor Albert S Small Jr. michelle@labayenlaw.com, rahaf@labayenlaw.com;arly@labayenlaw.com
Phillip Andrew Raymond	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10